



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	WILLARD et al.	Examiner:	Narayanswamy Subramanian
Application No.:	09/802,481	Art Unit:	3628
Filed:	March 9, 2001	Docket No.:	NEXTP007
Title:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT		

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in a prepaid envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

11/15, 2006.

Elaine Nguyen
Elaine Nguyen

AMENDMENT B

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed September 8, 2006. The following amendments and remarks are respectfully submitted.